

U.S. BANKRUPTCY COURT X
NORTHERN DISTRICT OF IOWA

BARBARA A. EVERLY, CLERK

) Chapter 7
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) Bankruptcy No. 95-30487XF
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) Adversary No. 95-3103XF
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[Seal of the U.S. Bankruptcy Court]
Date of Issuance: March 14, 1996

MAR 14 1996

PRESENT: HONORABLE WILLIAM L. EDMONDS
U.S. BANKRUPTCY COURT JUDGE

BARBARA A. EVERLY,
CLERK

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

IN RE: LARUE D. SMALL and
JEANNIE C. SMALL

Case No. 95-30487-XF

Chapter 7

Debtors.

HOUSEHOLD CREDIT SERVICES, INC.

A.P. No. 95-3103XF

Plaintiff,

-v-

LARUE D. SMALL and JEANNIE C. SMALL

Defendants.

CONSENT JUDGMENT

Household Credit Services, Inc., by its attorney, Robert S. Cooper, Esq., having filed an Adversary Proceeding seeking an Order pursuant to 11 U.S.C. §523(a)(2)(A), determining that the Debtors' indebtedness to the Plaintiff is an exception to discharge, with interest from March 24, 1995, plus Plaintiff's reasonable attorney's fees, costs, and the disbursements incurred for the collection of this debt and of this action, and for such other and further relief as to the Court seems just and proper, and the Debtors and Defendants, having appeared by their attorney Richard N. Tompkins, Jr., Esq., and the above-mentioned parties having subsequently entered into negotiations resulting in the

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agreement set forth herein, and the Debtors, the Debtors' attorney, and the Plaintiff's attorney, having consented to the entry of this Judgment, and upon all papers and proceedings had herein, and after due deliberation, it is hereby

ORDERED, DECREED, AND ADJUDGED as follows:

1. Judgment be entered in favor of the Plaintiff and against the Defendants in the sum of \$6,425.56, plus interest at the annual rate of 9% from March 24, 1995,

2. The Judgment, including the principal amount and interest shall be nondischargeable pursuant to 11 U.S.C. §523 (a)(2)(A), and will survive any Order of discharge in this case,

3. Execution of said Judgement shall be stayed unless and until Defendants fail to pay to Plaintiff the sum of \$3,200.00, payable at \$60.00 a month for the first twelve, and \$75.00 a month thereafter, with the first payment being due on March 1, 1996, and each subsequent payment being due by the first day of each and every month thereafter until the entire amount set forth in this paragraph has been paid in full; Although the due date for each monthly payment is the first day of each month, the Debtors shall have until the fifteenth day of each month to make the monthly payment; The Debtors shall have the right to prepay at any time, without penalty, the unpaid balance of the settlement amount set

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forth in this paragraph,

4. Payment of the sums specified in paragraph 3 above, shall be made payable to "Robert S. Cooper, Esq., as Attorney for Household Credit Services, Inc.", with the account number 5437-0004-1452-6725 written on each check, and payments shall be sent to Robert S. Cooper, Esq., 2425 Clover Street, Rochester, New York 14618,

5. If the Defendants fail to make any of the payments within fifteen (15) days of the dates specified in paragraph 3 above, the Stay of Execution shall be immediately dissolved, and the Plaintiff may forthwith seek to execute upon the total amount of the Judgment, less any payments actually made, using all lawful processes, and

6. If the Defendants make all payments specified in paragraph 3 above, the Judgment will be satisfied in full.

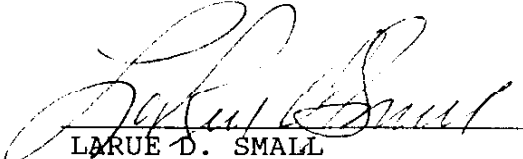
DATED: March 14, 1996
Cedar Rapids, Iowa

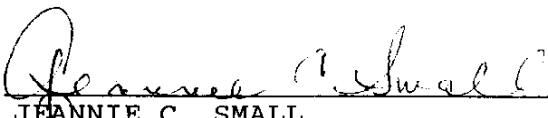

HONORABLE WILLIAM L. EDMONDS
U.S. BANKRUPTCY COURT JUDGE
NORTHERN DISTRICT OF IOWA


ENTER:

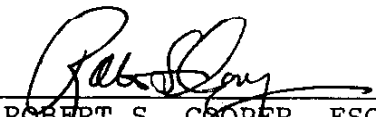
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The parties having reviewed the above-mentioned Judgment
consent to this Court entering this Judg. as settlement of this
Adversary Proceeding.

 2/20/96
LARUE D. SMALL DATE
DEBTOR

 2/20/96
JEANNIE C. SMALL DATE
DEBTOR

 2/6/96
RICHARD N. TOMPKINS, JR., ESQ. DATE
ATTORNEY FOR DEBTORS ID# 5559

 2/28/96
ROBERT S. COOPER, ESQ. DATE
ATTORNEY FOR HOUSEHOLD CREDIT
SERVICES, INC.
ID # 97020